




DEPARTMENT OF THE TREASURY  
FINANCIAL MANAGEMENT SERVICE  
P.O. BOX 149058  
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DATE: April 27, 2006  
TO: Agencies Serviced by the Austin Financial Center (AFC)  
FROM: Robert C. Mange   
Regional Director  
SUBJECT: Age Limits on RFC Claims Research

The Financial Management Service (FMS) has established an age limit for payment search requests which will be effective June 1, 2006. The new time frame in which payment or claims information can be requested is as follows:

Treasury Checks

Seven (7) years from the date of issuance (Note: As announced by FMS' Financial Operations in correspondence dated February 8 and March 9, 2005.)

ACH Payments

Six (6) years from the date of issuance

Requests over six years old make up a very low percentage of the requests we receive. However, the following factors were key in establishing the new limits:

- Labor-intensive manual searches
- Limits of the FMS PACER system's data storage capabilities
- NACHA rules requiring banks to keep ACH payment data for only six years
- Title 31, CFR 210 limit of six years on financial institution liability for ACH reclamations

Any exceptions to the above limits will be decided on a case-by-case basis, taking into account the resources available for research and the gravity of the request (e.g., U.S. Attorney, Agency Inspector General, Secret Service, other criminal or court cases, or ACH reclamations where there is evidence the bank has older payments on hand).

Impact on ACH Reclamations

Payments that are available in the PACER database (back to October 1, 1997) will be listed on the Notice of Reclamation. This represents a time span longer than six years but aids in the recovery of additional payments that may be in the decedent's account as required by 31 CFR, Part 210. Reclamation of payments dating prior to October 1, 1997, will be the responsibility of the agency. However, AFC may be able to provide advice and limited assistance if an agency encounters a difficult or unusual situation involving a financial institution.

Should you have any questions, please contact John Rogers, Project and Customer Support Manager, at 512-342-7265.

cc: Judy Tillman, Assistant Commissioner, Regional Operations